

## Foresight

Foresight is better than hindsight. Better a pound of caution than a ton of regret. This bank is here to serve you, and to enable you to take care of your money with intelligent and expert foresight.

## HOWARD NATIONAL BANK

## Wicked Money

Idle money is wicked money. It is as necessary for money to be at work as for a man to be at work.

Open a Savings Account in this Bank, and it will work for you.

## CITY TRUST COMPANY

AUTOS KILLED  
20 IN PAST YEAR

carelessness the Cause—Accidents Reported Since July  
I Were 1,126

Montpelier, Feb. 8.—The motor vehicle accident statistics for 1919 are interesting, showing 20 persons killed in Vermont during the year from automobile carelessness. No figures are available concerning accidents during the year 1919 previous to July 1, owing to the fact that the material was not systematized until that date. The total number of accidents reported from July 1 was 1126, and of this number 93 had been serious enough to warrant classification. This classification according to the nature of the accident is as follows: Automobile vs. pedestrian, 12; Automobile vs. trolley car, 15; Automobile vs. bicycle, 17; Automobile vs. motorcycle, 14; Automobile vs. dog, 30; Automobile vs. cow, horse, 35; Automobile vs. pedestrian, 12; Automobile vs. wagon, 12; Automobile vs. pole, curb, etc., 126; Automobile vs. automobile, 448; Classified according to causes: Defect in highway, 12; Negligence of operator, 15; No signal, 30; Inadequate lights, 53; Defective equipment, 35; Negligence of person driving other than operator, 66; Inexperience of operator, 76; Faulty brakes, 12; Reckless driving and speeding, 171; Negligence of operator, 288; Summary as to results: Total number killed, 20; Bicycle rider, 1; Total number injured, 193; Motorcycle riders, 5; Occupants of carriages, 20; Occupants of automobiles, 98. In all other cases substantial property damage resulted.

## ODD ITEMS FROM EVERYWHERE

(From the Boston Globe)

The jail at Winchester, Va., is so cozy and the food is so good that several prisoners whose terms have expired insist on staying, and kind-hearted Sheriff Bennett has permitted some to stay temporarily, until he can get work.

Among nine persons baptized through a pole cut in the ice of Chiquito creek, Elizabethtown, Penn., was a man 85 years old.

Richard R. Cole, of West Chelmsford, Mass., 50 years old, farms a little and writes the mail between the depot and his postoffice, and cuts and splits wood as he did 40 years ago.

The Burmese and Maoris have no wedding ceremony, marriage being regarded by them as a business partnership.

An enterprising laundryman in Paris has a captive balloon to life the clothing which he washes high into the air to dry and bleach, uncontaminated by the dust of the city.

George Graham, a freeman at Northwestern University, Chicago, is dependent on eggs to pay his way through college. Each week he visits his home at Rockford, Ill., and returns with 40 dozen eggs, which he sells to Evanston families.

Buenos Aires is the largest Spanish-speaking city in the world, the second largest Latin city—Paris alone outranking it—and the third largest city in the western hemisphere.

A stray cat got into the New York country show, where there were 14,000 cows on exhibition, and left only the owners of a 100 pair of carrier pigeons.

THOSE WILD, WILD MOVIES  
The old man from the country stopped in front of a movie house plastered with posters of lions, tigers, elephants and great wild animals.

"Great guns, Henry!" he said to his nephew, who lived in town. "I'm glad you're going home Saturday afternoon."

"Why are you so anxious to get away?" asked the nephew.

"Pointing to the notices, the old man read aloud the words, 'To Be Released Saturday Night.'—Philadelphia North American.

HEARD BUT NOT SEEN  
Aunt Nellie—"Well, Bobby, dear, did you see Santa Claus this time?"

Bobby—"No, auntie. It was too dark to see him, but I heard what he said when he knocked his toe against the doorstep."—London Tit-Bits.

FACING WORST  
FINANCIAL CRISIS

H. C. of L. Largely Due to Inflated Conditions, Says  
Speaker Gillett

Springfield, Mass., Feb. 8.—The United States is facing the worst financial crisis in its history, declared Speaker Frederick H. Gillett of the national House of Representatives this afternoon in an address before five thousand persons. The present high cost of living, he said, is due largely to the greatly inflated conditions, due to the floating debt of \$4,000,000,000 in treasury certificates. Speaker Gillett also referred to the Berger episode in Congress, the difficulties between the employer and the employee, and the Bolshevik propaganda and efforts to overthrow the United States government. The principal means of bringing down the high cost of living he declared, is a thrift on the part of the public, and unless the people save, this country will face a panic similar to that of 1893. Speaking of the financial interests of the country, he said they are built like a pack of cards. It is up to the public to practice due care and eliminate luxuries so that the present conditions may be bettered. Speaker Gillett said that the expulsion of Victor Berger from his seat in Congress a second time without having the facts brought before the Congress, was justified in that the Constitution provides that no man, once expelled from his seat, is eligible to return. Like the problem of years ago, when the government was forced to fight trusts, the speaker said that today Congress faces a new question, a question whether the combination of the employer and the labor unions are essential for the protection of the men, but "when they go so far as to threaten the Congress, we must stop the wheels of the railroad and close the output of the mines, without which our whole industrial organization would collapse, they, in their turn, are exercising a power which no government can safely permit."

## THE MELTING-POT

(From Leslie's)

A 100-year-old Brooklyn, N. Y., woman attributes her long life to faithful reading of the Bible.

The Pennsylvania railroad is now forced to employ 127 men to do the work done by 100 in 1917.

The Commissioner of Education of New Jersey declares that every school holiday wastes \$140,000 of the State's money.

Columbia University is now the largest in the world, having over 22,000 students enrolled in its different departments.

Lenine is reported to have said: "Among 100 Bolsheviks, there are one idealist, 20 criminals and 79 fools."

A 100-year-old Texan induced 2,000 residents of Pittsburgh to buy 20 acres of alleged oil land at the price of \$500 to \$1,000 for each 40-acre plot.

The National Association of Commissioners of Agriculture lately condemned organized labor's demands for shorter working hours and higher pay as unpatriotic, greedy, and un-American.

Seeking to reduce the high cost of living, railway men at Detroit, Mich., have purchased and will operate a glove factory, a tubing factory and other manufacturing plants. The deal represents an initial investment of \$1,000,000.

Numbers of labor leaders in Great Britain demand higher salaries from their unions. Over 30,000 employees of co-operative societies lately struck for higher pay. These societies, with a membership of 15,000,000, consist entirely of working men, and were supposed to have abolished the evils of the wage system.

A young grocer who opened a store in a London suburb was called upon by the food authorities to show a list of customers, which would warrant his holding a license. He had no customers, for he was just starting, but he was charged with hoarding and his goods were confiscated! Red tape. Let the people think!

Classified ads are news messages from people who live in your city, who have business to do with you, and who seek through these little ads to get in touch with you.

GOOD COWS IN NORTH  
CHITTENDEN ASSOCIATION

The following table gives the names and records of the cows in the North Chittenden Cow Testing Association which produced more than 40 pounds of butterfat, or 1,000 pounds of milk during the period of 30 days ending January 31, 1920:

Owner, Name and Number of Cow.	Breed of Cow.	Pounds of Milk.	Pounds of Butterfat.
W. F. Chapin, No. 1, Laura	G. H.	1671	33.2
W. F. Chapin, No. 2, Rosey	R. H.	1760	32.9
W. F. Chapin, No. 3, Pearl	R. H.	1875	36.5
R. J. Wool, No. 7, Tim	G. H.	1872	32.1
I. B. Bixby, No. 1, Betty	G. H.	1171	42.1
I. B. Bixby, No. 2, Jane	G. H.	1000	36.6
R. J. Lewis, No. 5, Whitty	G. H.	799	47.9
R. J. Lewis, No. 11, Ayshire	G. A.	1129	37.2
R. J. Lewis, No. 22, Little Jersey	G. J.	355	44.2
R. J. Lewis, No. 24, End Jersey	G. J.	466	41.0
Geo. C. Stewart, No. 17, Blue Sky	G. H.	1099	32.9
A. B. Rice, No. 8	R. H.	1018	35.6
A. B. Rice, No. 7	R. H.	1214	38.8
A. B. Rice, No. 13	R. H.	1143	47.7
A. B. Rice, No. 14	R. H.	1580	47.6
A. B. Rice, No. 16	R. H.	1006	32.2
R. W. Abbey, No. 5, Red Magpie	R. A.	1052	32.9
R. W. Abbey, No. 11, White Abbey	R. A.	1122	40.3
R. W. Abbey, No. 12, Cousin Abby 2nd	R. A.	1138	35.8
B. W. Abbey, No. 16, Lady Drews Milk	R. A.	1206	43.3
B. W. Abbey, No. 20, Flossy Rhea 4th	R. A.	1400	54.9
Guy M. Ransom, No. 8, Snip	G. H.	1415	48.6
Guy M. Ransom, No. 12, Pearl	G. H.	1415	48.6
Guy M. Ransom, No. 18, Snowy 2nd	G. H.	1250	46.5
John Schillhammer, No. 1, Irish	G. H.	1006	34.2
G. C. Drinkwater, No. 6, Mary B.	G. H.	970	42.1
Parks & Parks, No. 6, Alice	G. H.	1077	41.7
C. E. Scribner, No. 3	G. H.	1063	42.7
C. E. Scribner, No. 12, Betty	G. H.	1063	42.7
C. E. Scribner, No. 9	G. H.	1077	42.7
C. E. Scribner, No. 10	G. H.	1077	42.7
C. E. Scribner, No. 15	G. H.	1194	37.5
Dr. J. N. Jenne, No. 10	G. H.	1063	35.5
J. M. Wright, No. 8, Valentine	R. H.	1040	32.5
M. E. Thompson, No. 5, Bertha	G. G.	973	41.8
M. E. Thompson, No. 12, Betty	G. G.	1063	34.2
M. E. Thompson, No. 13, Y. W. F. 2nd	G. G.	962	42.3
M. E. Thompson, No. 16, Red	G. G.	1169	42.7
M. E. Thompson, No. 21, Y. W. F. 1st	G. G.	1006	39.6
M. E. Thompson, No. 28, Line Back	G. G.	1071	37.4
M. E. Thompson, No. 31, Brindle W. F.	G. G.	1071	37.4
M. E. Thompson, No. 31, Ayshire 2nd	G. G.	1071	37.4
I. T. Howard, No. 5, W. Stockings	G. G.	961	36.1
R. T. Howard, No. 16, W. Stockings	G. G.	1250	46.6
U. A. Woodbury, 2nd, No. 13, Quicksilver	R. G.	884	40.6
U. A. Woodbury, 2nd, No. 15, Quicksilver	R. G.	1128	38.6
U. A. Woodbury, 2nd, No. 25, Foustine	R. G.	888	41.7

CLAYTON A. BROWN, Official Tester. W. F. CHAPIN, Secretary.

BAPTISTS TO RAISE  
\$1,000,000 IN A WEEK

Of This Vast Amount Vermont Members of Denomination Are Asked to Contribute \$650,000

Saxtons River Academy to Get \$200,000 for Buildings

The Rev. Dr. W. A. Davidson, secretary and superintendent for the Vermont Baptist State convention, returned Thursday afternoon from a conference of the denominational leaders, held at LaSalle Hotel, Chicago, on Tuesday and Wednesday. At that time it was definitely decided that the one hundred million dollars, to be raised between April 25 and May 2, inclusive, should be divided. Practically twelve million dollars are to be put into foreign missions, seventeen million dollars into home missions, and the remaining \$61 million dollars for general education in colleges and academies, \$200,000 of this amount being to repair the present buildings and erect a new building for the Saxtons River Academy.

The plan of the campaign is to be somewhat similar to that used in the United States Liberty Loan drives. A layman is to be director for the State, and then there will be a layman in each county, still another layman in each town, and another layman as director of the campaign in each church. The State office in the Masonic Temple, besides sending literature relative to the campaign to the churches, has a mailing list of over five thousand people, to whom literature is to be sent regularly.

## NEEDED TWO PIANOS

Mechanic Thought Both Daughters Might Want to Play at Once

The man who objected to the musician he had hired following out "an eight-bar rest" has been done one better right here in Wilmington by the man who purchased two pianos as Christmas presents for his two daughters.

Man in question is alleged to have gone into a well known store here, and announced his desire to purchase a piano.

A salesman attended to his wants, played a few notes upon one of the instruments and displayed the wares.

"Is this the best of the piano you have?" asked the would-be purchaser.

He was assured that the instrument was about as fine as one as could be obtained from that company.

Finally, having selected the sort of instrument he wanted, the man pulled out a roll of bills large enough to choke a horse, as they say, and announced: "I will take two." The price of each was several hundred dollars.

The astonished salesman announced the price of the desired two, the amount running close to four figures, and was handed the entire amount in cash.

"Where shall I have them sent?" the salesman asked. The purchaser gave his address. "Do you wish them both sent to the same place?" asked the salesman.

The customer announced that he did. "May I ask you if you are having two pianos sent to the same address?" asked the clerk.

"You see, I have two daughters. They both want a piano, so I am buying them each an instrument. Besides, they might want to play both at the same time."

It should be added that the purchaser is a mechanic in one of the well known industrial plants of the city—Delmarva Star.

## WILLIE ANSWERED

A doctor who was superintendent of the Sunday school in a small village asked one of the boys this question: "Willie, will you tell me what we must do in order to get to heaven?"

Said Willie: "You must die."

"Very true," replied the doctor, "but tell me what we must do before we die."

"We must get sick," said Willie, "and send for you."—Savannah News.

## RECRUITING CAMPAIGN

To Be Conducted in This City from February 16 to 21

Sergeant J. H. Farrell and two other men from recruiting office at Albany, N. Y., arrived in the city Tuesday and will conduct a recruiting campaign here from February 16 to 21, inclusive. The object of the campaign will be to put before the young men of this section the advantages of a military training in the United States army.

The program will include various stunts devoted to publicity. Already in the window of the Red 16 is a display of captured German equipment, machine guns, caps, and other articles, as well as the equipment used in the United States army.

It is probable that a truck will be secured from Fort Ethan Allen and a military band made of it. Literature will be distributed, speeches made, and recruiting stimulated in various ways.

The recruiting office in the Howard Bank building will be the headquarters. The office there has had fair success and about 16 recruits per month.

This season of the year is usually the dulllest period.

## RESTORING BLACK WALNUT

Wood of Seedling Trees May Be as Valuable as That of Original Forest

(From the St. Paul Pioneer Press)

The restoration of black walnut trees is being considered in several States. In Ohio the Agricultural Experiment Station in Wooster has just published a pamphlet by Edmund Sargent of the forestry section on the utilization of these trees.

Attention being called to the great value of the lumber in the Great War for airplanes and gun stocks, for which no other substitute could be found in sufficient quantities.

Mr. Sargent says that with proper care trees may be grown from seed or transplanting of small trees to a great maturity where the wood will be of as great value as that of the original forest.

In Pennsylvania the State Forestry department has undertaken extensive seed planting in an effort to restore the black walnut.

Seed have been planted in specially prepared ground at Mont Alto, and should produce 10,000 seedlings for next spring. Many requests have been received from owners of woodland who desire to start growth of trees.

A campaign of tree planting was begun in 1920 in Kentucky for the rejuvenation of the forests, in which walnut will be one of the special species planted.

Walnut is said to have been used by the Romans, sometimes as veneer over oak. During the Middle Ages it was a favorite wood for carving, beautiful walnut cabinets and doors being elaborate examples of the fifteenth and sixteenth century popular use of this beautifully grained wood.

NEATLY DONE  
"I want you to clean my shop window," said Mr. Blinks to Muggins, the village cleaning window cleaner. "Do you think you can do it while I'm away for an hour?"

"Oh, yes, and to do it," returned Muggins. And while Mr. Blinks was out he set to work with a will and completed the job with a vengeance.

"Muggins," said Mr. Blinks, entering the shop and glancing at the cleaner's work with approval, "you've done a job well. Why, there isn't a speck or a scratch to be seen on the whole place."

"Here's your money, and an extra shilling."

"I'm glad you're satisfied with it," murmured Muggins, pocketing the money somewhat nervously.

"Of course, I am. Why, I can hardly believe there is any glass there at all, it looks so clear."

"Well, there ain't," said Muggins, moving rapidly toward the door. "Me and the lad who'll be here just after we started."—London Answers.

UNDENIABLE  
"Yes, doctor, I knew the fish wasn't fresh, but it would have been entirely spoiled by the next day if I hadn't eaten it."

"Wouldn't it have been better to let the fish spoil than to upset your stomach?" "Well, no. You can give me something to fix my stomach all right, but I'm blessed if there is anything you can do for a really spoiled fish."—Judge.

NO LULLABY  
Dibbs—"Where are you going in such a hurry?"

Gibbs—"To the police station to get a warrant for my wife's arrest."

Dibbs—"On what charge?"

Gibbs—"On the charge of sleeping."

Dibbs—"You can't have your wife arrested for sleeping?"

Gibbs—"Can't, eh? You should have seen the rock!"—Kingston Freeman.

BULL GORES A  
MAN TO DEATH

Roswell Perrin, 54, Killed at  
Hobart Farm at  
Berlin

Montpelier, Feb. 8.—Roswell Perrin, aged 54 years, was killed at the farm of Lizzie Hobart in Berlin about 11 o'clock this morning when gored by a bull in the barnyard of the place. Mr. Perrin had been instructed to keep away from the animal.

This morning the bull was in the yard while Mr. Perrin was employed outside the yard, pitching over manure. Those employed about the place did not see the tragedy, so they do not know how it happened, but apparently it occurred when Mr. Perrin went into the yard. Mr. Perrin was dead a few minutes after he was last seen.

The deceased had been employed at the farm for some time, but was working for his board and room for a short time until he went to Berlin, where he was to live. He was single and is survived by his aged mother, a sister, Miss Nellie Perrin, a teacher in the schools in Berlin, and who was at a conference in Montpelier when the accident took place. He also leaves a brother, Charles, in Berlin and another brother living in the West.

## LOWER CALIFORNIA

Alteration of Droughts and Rain  
Has Produced Extraordinary  
Desert Flora

Suggestions that lower California be bought by the United States from Mexico prompted the National Geographic society to issue a bulletin concerning an area which is described by one senatorial advocate of such purchase as "the vermillion appendix of Mexico and the Achilles' heel of the United States."

"It may be unknown to many that the United States or its citizens have twice had complete possession of lower California," says the bulletin, which is based on a communication to the society by E. W. Nelson.

"During the Mexican war, in 1847, the forces of the United States occupied the principal points in the peninsula and declared it American territory, but relinquished it at the close of hostilities. In 1853-54 it was again captured and a government temporarily organized by hands of American filibusters under Walker. This ill-advised venture lacked support and quickly came to a disastrous end."

"Lower California is the long narrow peninsula that projects about 800 miles southeasterly from the southern border of California. Its width varies from about 30 to over 100 miles, and its irregular coastline, over 2,000 miles long, is bordered by numerous islands. Being mainly a mountainous, desert region, it is thinly populated and presents many sharply contrasting conditions. Low, sun-baked plains here lead by varied ascents to the towering granite peaks, belted with waving pine forests and capped in winter by gleaming snow."

Vast desolate plateaus of ragged black lava, broken by rocky valleys, where verdure-bordered streams trail the spreading fronds of date palms, and the mysterious hidden valleys of the "Arabian Nights." The western coast is bathed by cool waters and abundant fogs, while the eastern shore is laved by the waves of a turbulent sea sparkling under almost continuous sunshine."

"Although adjoining some of our best-known territory and with a recorded history which goes back almost four centuries and poems with varied events, the peninsula still remains one of the least known parts of North America. The early chronicles tell of its discovery in 1533 by an expedition sent out by Cortes in search of a fabulously rich island said to have been inhabited by Amazons."

It has been estimated that at the time of its discovery the peninsula, including many of the bordering islands, was peopled by about 2,000 Indians. The inhabitants vigorously resented the intrusion of newcomers, and for more than a century efforts to establish military colonies in the new land resulted in disastrous failure."

"During one period in its history the southern shores of the peninsula served as the lurking place of Sir Francis Drake and other freebooters lying in wait for the treasure-laden Spanish galleons on their annual voyages from Manila to Mexico."

"Afterwards, during the first two-thirds of the last century, those shores were visited by numerous half-breed smugglers and by fleets of whalers and sealers, drawn there by the awning abundance of whale, fur seal, sea elephants, and sea otters. So ruthless was the pursuit of these animals that in a few decades they were on the verge of extermination, and the business ended, apparently forever."

"During the last half century all parts of the peninsula have been visited, mainly by Americans, in search of mines and other natural resources, but little of the knowledge thus gained has become available to the public. Gold, silver, copper, iron, and other minerals and much fertility have been found, but the scarcity of water, fuel, and food, and the difficulties of transportation have united with other causes to bring about many failures in the attempts to develop these resources."

"The isolation of the desert lowlands of lower California, combined with alterations of long-continued droughts and heavy rains, has resulted in the development of the richest and most extraordinary desert flora in the world."

"One morning, in front of Magdalena bay, I rode out from a dense group of bushes into an open area and pulled up my horse in amazement at sight of the most extraordinary of them all. Before me was a great bed of creeping devil cactus, which appeared like a swarm of gigantic caterpillars creeping in all directions. These plants actually travel away from the common center of the group, and I saw many single stems 20 to 30 yards away from the others. The part of the stem resting on the ground sends down rootlets and the older stems die in the rear at about the same rate as they grow in front, so they slowly move away from the colony across the flats where they live."

"A large number of the smaller kinds of desert mammals never drink water. They live and thrive on dry seeds and scraps of vegetation in places where the heat and aridity are excessive without ever touching a drop of water. It is difficult to believe it, but I have seen them in the act of taking water in captivity. Apparently they never know thirst or the delight of quenching it."

FIVE KERNELS OF CORN  
When the Plymouth Pilgrims Came Near Starving

This year will mark the tercentenary of the landing of the Pilgrims at Plymouth, Mass., which occurred in December, 1620. The Boston Post is publishing articles dealing with this subject. One of the latest accompaniments the reproduction of an old woodcut entitled "The Five Kernels of Corn," which relates to an incident in the early history of the colony. The Post says: According to the story, starvation menaced the colony in the summer of 1621 that only a pint of corn was left. This was solemnly divided among the despairing colonists, five kernels being allotted to each. It is one of those stories which have no basis in fact, but which, against, but Goodwin, in his "The Puritan Republic," makes the pertinent suggestion that five kernels of corn apiece would hardly have done anyone any good, and that the Pilgrims, when they got the corn, had no idea of its value.

"To all of his friends and the people of his parish the death of Father Cloarec was a great shock. There is a feeling that can be said to express the true feeling of the community and the church."

In 1918 was celebrated his diamond jubilee, the 50th anniversary of his ordination, and in the year 1919 he was present in all the festivities of the year, July 3 and 4, celebrating the high mass and responding with enthusiasm to the address given in his honor. The little children of the diocese of Burlington looked on with admiration at the devotion of his youth in Brittany and the Eton school, and on his return he was greeted with joyous acclamations by his parishioners and friends.

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